

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:  
ERSHELITA PATTERSON  
Debtor(s)

Case No. 15-10110

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/16/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$828.96
Less amount refunded to debtor	\$276.00

**NET RECEIPTS:**

**\$552.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$538.58
Court Costs	\$0.00
Trustee Expenses & Compensation	\$14.38
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$552.96**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A 1 Motors Inc	Secured	8,000.00	0.00	8,299.00	0.00	0.00
A 1 Motors Inc	Unsecured	299.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	12,272.44	1,447.44	12,272.44	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	NA	10,825.00	10,825.00	0.00	0.00
Cap One	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	849.87	849.87	849.87	0.00	0.00
CAVALRY SPV I LLC	Unsecured	2,289.00	2,289.68	2,289.68	0.00	0.00
CHASE CARD SERVICES	Unsecured	177.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	708.00	705.96	705.96	0.00	0.00
CITY OF CHICAGO	Unsecured	200.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	169.66	169.66	169.66	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLL	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	118.10	118.10	118.10	0.00	0.00
HSBC/TAX	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,721.00	1,727.93	1,727.93	0.00	0.00
PARK NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
PARK NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
PARK NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	886.39	886.39	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	524.00	486.96	486.96	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	255.00	255.97	255.97	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	257.00	257.72	257.72	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	49.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	197.92	197.72	197.72	0.00	0.00
UNIVERSAL LENDERS INC	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSAL LENDERS INC	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	125.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,299.00	\$0.00	\$0.00
All Other Secured	\$10,825.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,124.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,218.40</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$552.96  
 Disbursements to Creditors \$0.00

**TOTAL DISBURSEMENTS :** **\$552.96**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2015

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.